

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: RAMACHANDRAN, SHAKUNTHAL	§	Case No. 09-41652
	§	
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that
JOHN E. GIERUM, trustee of the above styled estate, has filed a
Final Report and the trustee and the trustee's professionals have filed final fee applications,
which are summarized in the attached Summary of Trustee's Final Report and Applications
for Compensation.

The complete Final Report and all applications for compensation are available for
inspection at the Office of the Clerk, at the following address:

Clerk of the Bankruptcy Court
Dirksen Federal Courthouse
219 S Dearborn Street, 7th Floor
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or
to the Final Report, must file a written objection within 20 days from the mailing of this notice,
together with a request for a hearing and serve a copy of both upon the trustee, any party whose
application is being challenged and the United States Trustee. If no objections are filed, the
Court will act on the fee applications and the trustee may pay dividends pursuant to FRBP 3009
without further order of the Court.

A hearing on the fee applications and any objections to the Final Report will be held at 1:30 pm
on December 21, 2012 in Courtroom A, Lake County Courthouse,
North Branch Court
1792 Nicole Lane
Round Lake Beach, IL 60073.

Date Mailed: 11/12/2012

By: /s/JOHN E. GIERUM

Trustee

JOHN E. GIERUM
SUITE 1015
9700 WEST HIGGINS ROAD
ROSEMONT, IL 60018
(847) 318-9130

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: RAMACHANDRAN, SHAKUNTHAL

§ Case No. 09-41652

§

§

Debtor(s) _____

§

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 14,789.76
and approved disbursements of \$ 472.58
leaving a balance on hand of ¹ \$ 14,317.18

Balance on hand: \$ 14,317.18

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 14,317.18

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - JOHN E. GIERUM	2,228.98	0.00	2,228.98

Total to be paid for chapter 7 administration expenses: \$ 2,228.98

Remaining balance: \$ 12,088.20

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 12,088.20

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 12,088.20

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 65,819.93 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full.

The timely allowed general (unsecured) dividend is anticipated to be 18.4 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank	2,282.38	0.00	419.18
2	Chase Bank USA, N.A.	6,778.33	0.00	1,244.88
3	Chase Bank USA, N.A.	9,160.95	0.00	1,682.46
4	Chase Bank USA, N.A.	9,572.44	0.00	1,758.03
5	American Express Centurion Bank	343.36	0.00	63.06
6	CAPITAL ONE BANK USA, N.A.	6,441.86	0.00	1,183.08
7	PYOD LLC its successors and assigns as assignee of	3,222.93	0.00	591.91
8	Fia Card Services, NA/Bank of America	28,017.68	0.00	5,145.60

Total to be paid for timely general unsecured claims: \$ 12,088.20

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid ~~*pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid~~ in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/JOHN E. GIERUM

Trustee

JOHN E. GIERUM
SUITE 1015
9700 WEST HIGGINS ROAD
ROSEMONT, IL 60018
(847) 318-9130

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 6 of 7
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Shakunthal Ramachandran
 Debtor

Case No. 09-41652-ABG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: kseldon
 Form ID: pdf006

Page 1 of 2
 Total Noticed: 19

Date Rcvd: Nov 13, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2012.

db +Shakunthal Ramachandran, 585 Orchard Pond Dr., Lake Zurich, IL 60047-2485
 aty +Popowcer Caruso Katten Ltd, Popowcer Caruso Katten Ltd, 35 East Wacker Dr Ste 902,
 Chicago, IL 60601-2120
 14678176 +American Express, c/o Becket and Lee, Po Box 3001, Malvern, PA 19355-0701
 14947754 American Express Centurion Bank, POB 3001, Malvern, PA 19355-0701
 14678177 +Amruthur Ramachandran, 585 Orchard Pond Dr., Lake Zurich, IL 60047-2485
 14678178 +Bank Of America, 4161 Piedmont Pkwy, Greensboro, NC 27410-8119
 14678179 +Bank One/Chase, 8333 Ridgpoint Dr, Irving, TX 75063-5812
 14678180 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital 1 Bank, Attn: C/O TSYS Debt Management, Po Box 5155,
 Norcross, GA 30091)
 14952580 CAPITAL ONE BANK USA, N.A., BY AMERICAN INFOSOURCE LP AS AGENT, PO Box 71083,
 Charlotte, NC 28272-1083
 14678181 +Chase, Po Box 15298, Wilmington, DE 19850-5298
 14941413 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
 14678182 +Citi, P.o. Box 6500, Sioux Falls, SD 57117-6500
 14678183 +Countrywide Home Lending, Attention: Bankruptcy SV-314B, Po Box 5170,
 Simi Valley, CA 93062-5170
 14896909 +Maricopa County, POB 52133, Phoenix, AZ 85072-2133

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 14678184 +E-mail/PDF: mrdiscen@discoverfinancial.com Nov 14 2012 04:50:54 Discover Bank,
 DFS Services LLC, POB 3025, New Albany, Ohio 43054-3025
 14678185 +E-mail/PDF: mrdiscen@discoverfinancial.com Nov 14 2012 04:50:54 Discover Fin Svcs LLC,
 Po Box 15316, Wilmington, DE 19850-5316
 15278478 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Nov 14 2012 05:46:03
 Fia Card Services, NA/Bank of America, by American Infosource Lp As Its Agent, PO Box 248809,
 Oklahoma City, OK 73124-8809
 14896908 +E-mail/Text: sdvorak@lakecountyil.gov Nov 14 2012 05:25:05 Lake County, 18 N County St,
 Rm 102, Waukegan, IL 60085-4304
 15048670 +E-mail/Text: resurgentbknotifications@resurgent.com Nov 14 2012 04:27:08
 PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,
 PO Box 19008, Greenville, SC 29602-9008

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty Lois West

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

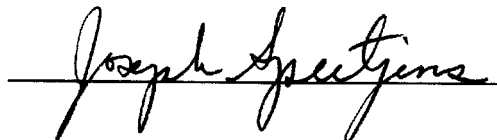
Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2012

Signature:



District/off: 0752-1

User: kseldon
Form ID: pdf006

Page 2 of 2
Total Noticed: 19

Date Rcvd: Nov 13, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 12, 2012 at the address(es) listed below:

Ben L Schneider on behalf of Debtor Shakunthal Ramachandran ben@windycitylawgroup.com,
mstone@windycitylawgroup.com
John E Gierum jgierum@7trustee.net, IL25@ecfbis.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3